

Your Military Retirement: Active, Reserve & National Guard!



**Military Personnel Services Division
Carlisle Barracks
Retirement Services Office
46 Ashburn Drive, Carlisle, PA 17013-5062
Telephone: 717-245-4501 & 717-245-3894
Fax: 717-245-4227**

Retirement Services Officer email: theresa.a.derr.civ@mail.mil

Updated April 2014

To Receive Your Benefits – Get a Military ID Card!

<https://www.dmdc.osd.mil/rsi/>

Location	Phone
Allentown	601-264-8823
Annville (Ft Indiantown Gap)	717-861-8693
Avoca	570-457-8430 X212
Bristol	215-826-4133/4134
Carlisle (Carlisle Barracks)	717-245-3533
Chambersburg (Letterkenny)	717-267-8751
Coraopolis (Defense Ave)	412-474-8526
Coraopolis (Tanker Rd)	412-776-7485
Danville	570-275-7450
Ebensburg	814-472-5083 Press *810
Erie	814-434-0209 x 247
Johnstown	814-288-6000/5087
Middletown	717-948-2285/2283
Moon Township	412-507-3811
New Cumberland	717-770-7111
North Versailles	412-673-0801/0811
Philadelphia (Robbins Ave)	215-697-3783
Philadelphia (S. Broad St)	215-897-7001
Tobyhanna	570-615-7409/8596
Williamsport	570-321-5041
Willow Grove NAS	215-323-7417/7419



MyArmyBenefits

- **Federal Benefits (Category)**
Identified by:
State/Territory; Resource Locator; Federal Benefits by Component:
- ✓ Pay
 - ✓ Education
 - ✓ Health Care
 - ✓ Life Insurance
 - ✓ Casualty/Survivor
 - ✓ Transitioning
 - ✓ Retirement
 - ✓ Veterans Affairs
 - ✓ Social Security
 - ✓ Soldier Services
 - ✓ Family Services



- **Federal Benefits (Life Events)**
- ✓ Joining the Army
 - ✓ Marriage/Family
 - ✓ Preparing to Deploy
 - ✓ Return from Deployment
 - ✓ Military to Civilian
 - ✓ Retiring
 - ✓ Casualty
 - ✓ Recreation
- **Benefits Calculators**
- ✓ Retirement*
 - ✓ Survivor Benefits*
 - ✓ Deployment
 - ✓ VA Disability AW2 Module*

<http://myarmybenefits.us.army.mil/>

*Targeted for use by Active Duty/ARNG/USAR Soldiers, Family Members, Wounded Warriors, and Veterans. Requires AKO, CAC or DS logon for access/Uses Soldiers' DEERS data. Content available in English and Spanish with click of button.

G-1, Human Resources Policy Directorate



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Direct Link to My Army Benefits! <http://myarmybenefits.us.army.mil>

*YOUR
MILITARY
HEALTH
BENEFITS!*

MILITARY RETIREE MEDICAL BENEFITS

1. MILITARY TREATMENT FACILITY



<http://www.tricare.mil/mtf/>



2.

- TRICARE Website www.tricare.mil
- TRICARE Contacts <http://www.tricare.mil/contactus/>
- Region North – Health Net Federal Services Website
<https://www.healthnetfederalservices.com/content/hnfs/home.html>
- Your Transitioning choices are
 - TRICARE Standard or Extra
 - <http://www.tricare.mil/Welcome/Plans/TSE.aspx>
 - TRICARE Prime
<http://www.tricare.mil/prime/>
 - US Family Health Plan – Johns Hopkins Medicine
 - <http://www.hopkinsmedicine.org/usfhp>

MILITARY MEDICAL FACILITIES



Always Have the Authorization to Use **Military Facilities** of All Military Components (Army, Air Force, Marine Corps, Navy, & Coast Guard)

<http://www.tricare.mil/mtf/>

The Priorities are...

1. Active Duty & Family Members
2. Retired Military & Family Members Who Are Paying For TRICARE Prime (Under Age 65) Or Are Enrolled In TRICARE Plus (Over Age 65)
3. Retired Military & Family Members Who Are TRICARE Extra & Standard Can Get FREE Drugs, Labs and X-rays in Military Facilities! Cannot be seen by the Military Facility Docs...

TRICARE STANDARD

<http://www.humana-military.com/library/pdf/standard-handbook.pdf>

1. If you have Other Insurance, you can use this as a free Secondary – Contact TRICARE to find out how they work together!
2. If you choose TRICARE Standard as your Primary Insurance a Supplemental Insurance is recommended
3. No Enrollment Fee...It's Free!
4. Good ID Card...You're Eligible!
5. Annual Deduction of \$150 for Single Person...\$300 for Family!
6. 75/25 Type of Policy... TRICARE Pays Up To 75% Of What Is Allowable...You Pay The Rest!
7. Go To Any Civilian Doc...So Long As They Are Willing To Do The Paperwork!
8. Catastrophic Cap Is \$3000...You Pay \$3000 Per Year...TRICARE Pays The Rest...So Long As It Is Allowable!

TRICARE EXTRA

<http://www.tricare.mil/tricareextra/>

1. If Your Doc was Participating as a TRICARE Prime Remote Doc...when retire...your Doc flip over to TRICARE Extra (does CHAMPUS Ring a Bell?)
2. No Enrollment Fee...It's Free!
3. 80/20 Type of Policy... TRICARE Pays Up To 80% Of What Is Allowable...You Pay The Rest!
4. Annual Deduction of \$150 for Single Person...\$300 for Family!
5. Catastrophic Cap Is \$3000...You Pay \$3000 Per Year...TRICARE Pays The Rest...So Long As It Is Allowable!

TRICARE PRIME

https://www.hnfs.com/content/hnfs/home/tn/bene/enroll/enroll/prime_enroll_retired.html

1. NEW FY 2014 Annual Cost Is \$273.84 for Single Person or \$547.68 For Family. Expect Annual cost increases for most retirees
2. Drive more than 30 Min for Military Primary Care? May have to see Civilian Prime Doc. If none avail, will be able to use Extra/Standard
3. Enroll & Pay for Prime no later than the 19th of the month to start health coverage benefit by the 1st of the next month
4. Must Use TRICARE Prime Participating Docs & Medical Facilities
5. No Deductibles...Only Co-pays Like Regular Doc \$12, Specialist \$25, Hospital Overnight \$11 per day (\$25 minimum)
6. Ongoing Specialty Care must be Pre-Approved thru Referral System
7. If You Use A Military Facility... Do Not Have To Pay Co-pays!
8. If You Use A Civilian Doc/Facility...You Pay The Co-pays!
9. Catastrophic Cap Of \$3000 Applies...If You Pay \$3000 for the Family In One Year For Medical Care & Scripts...TRICARE Picks Up The Rest, If Allowable.

FY 2014 TRICARE Prime Enrollment Fees						
Plan Selection	Monthly		Quarterly		Annually	
	Individual	\$22.82	Individual	\$68.46	Individual	\$273.84
	Family	\$45.64	Family	\$136.92	Family	\$547.68
Payment Method	-Allotment from retirement pay -Electronic Funds Transfer (EFT) -Recurring Credit Card (RCC)		Visa and MasterCard credit or debit cards		Visa and MasterCard credit or debit cards	

Uniform Services Family Health Plans

1-800-748-7347

- <http://www.usfhp.com/>

Johns Hopkins US Family Health Plan

1-800-801-9322

- <http://www.hopkinsmedicine.org/usfhp>

-
1. FY 2014 Annual Cost - \$273.84 For Individual Or \$547.68 For Family
 2. Must Use Uniform Services Participating Docs & Medical Facilities
 3. Doctors in Adams & York Counties and Gettysburg & York Hospitals. All affiliated with Well-Span Health.
 4. CAN NOT use ANY Military Treatment Facilities...for any reason
 5. No Deductibles...Only Co-pays Like Doc \$12; Hospital per day \$11 \$25 minimum for admission
 6. Prescriptions Thru Rite-Aid only - 30 day supply from local pharmacy – Generic \$5, Brand \$17, Non-preference Brand \$44;
 7. Rite-Aid Mail order 90 day supply – Generic \$0, Brand \$13, Non-preference Brand \$43
 8. Catastrophic Cap Of \$3000 Applies...If You Pay \$3000 for the Family In One Year For Medical Care & Scripts...Uniform Services Johns Hopkins Picks Up The Rest, If Allowable.

TRICARE NORTH ADMINISTRATOR

(HEALTH NET FEDERAL SERVICES)

1-877-874-2273

OTHER Military Treatment Facilities

<http://www.tricare.mil/mtf/>

- **Health Benefits Advisors**

- Dunham Army Health Clinic, Carlisle, PA
Health Benefits 717-245-4112

<http://dunham.narmc.amedd.army.mil/default.aspx>

- Fillmore Army Health Clinic, New Cumberland, PA Appts:
717-770-7281

<http://dunham.narmc.amedd.army.mil/Pages/Fillmore%20Army%20Health%20Clinic.aspx>

TRICARE Young Adult Enrollment

<http://www.tricare.mil/tya/>
1-877-874-2273

Eligibility

Young adults must show eligible in the [Defense Enrollment and Eligibility Reporting System \(DEERS\)](#) to enroll in TYA. Eligibility is established by your uniformed service sponsor. You may purchase TYA coverage if you:

- Are a dependant of an eligible uniformed service sponsor
- Are under age 26,
- Have aged out of TRICARE at age 21 or 23 if you were a full-time college student,
- Are not married,
- Are not a member of the uniformed services,
- Do not qualify for an employer-sponsored health plan, and
- You are not eligible for other TRICARE coverage.

Enrollment Premiums

All eligible young adults are offered the same level of benefits for one rate. Each person enrolled in TYA will be billed as an individual. There are no family enrollments in TYA. Monthly enrollment premiums are:

- TYA Standard: \$152
- TYA Prime: \$276

TYA rates are subject to change. You will be notified prior to any rate changes. Enrollment premiums are not applied toward the annual catastrophic cap.

How to Enroll in TRICARE Young Adult

To enroll in TRICARE Young Adult (TYA):

- print, complete and sign a new [TYA application](https://www.hnfs.net/content/dam/hnfs/tn/bene/enrollment/pdf/TC_Young_Adult.pdf),
https://www.hnfs.net/content/dam/hnfs/tn/bene/enrollment/pdf/TC_Young_Adult.pdf
- include a two-month premium payment,
- select an automatic payment

TRICARE Retired Reserve

<http://www.tricare.mil/trr/>

2014 TRICARE Retired Reserve Monthly Premiums		
Plan Selection	Member Only	\$402.11
	Member and Family	\$969.10
Payment Method**	<ul style="list-style-type: none">-Check-Visa and MasterCard credit, debit or prepaid cards-Electronic funds transfer (EFT)-Recurring credit card (RCC)	

Enrolling in TRICARE Retired Reserve

If you would like to enroll in TRICARE Retired Reserve (TRR), you will need to log into the [Reserve Component Purchased TRICARE Application](#) (RCPTA) using your Common Access Card (CAC), Defense Finance Accounting Service (DFAS) account or Department of Defense Self-Service (DS) Logon.

- Complete a new [Reserve Component Health Coverage Request Form \(DD 2896-1\)](#) (RC Request Form)*. Certify your non-eligibility or enrollment in Federal Employees Health Benefits (FEHB) program.
- Include a two-month premium payment. (See premium information above.)
- Submit the application by mail or fax the document to Health Net Federal Services:

Health Net Federal Services, TRR Enrollment, P.O. Box 105402
Atlanta, GA 30348-5402
Fax: 1-888-299-4114

- **Questions? Call 1-800-555-2605**

OTHER TRICARE ADMINISTRATORS

TRICARE South - 1-800-444-5445

<http://www.humana-military.com/>

<http://www.humana-military.com/south/bene/tools-resources/BeneSiteProvLoc.asp>

TRICARE West - 1-877-988-9378

<https://www.uhcmilitarywest.com/uhcmw/portal/home/landing/>

<https://www.uhcmilitarywest.com/uhcmw/portal/search/overview/>

TRICARE Overseas

<http://www.tricare.mil/overseasTSC/>

Europe/Eurasia-Africa 1-877-678-1207

<http://www.tricare.mil/ContactUs/TSC/Overseas/EA.aspx>

Latin America & Canada 1-877-451-8659

<http://www.tricare.mil/ContactUs/TSC/Overseas/LAC.aspx>

Pacific-Singapore 1-877-678-1208

Pacific-Sydney 1-877-678-1209

<http://www.tricare.mil/ContactUs/TSC/Overseas/Pacific.aspx>

Supplemental TRICARE Health Insurance

- Cover the percentages of costs you are responsible for under TRICARE Standard and TRICARE Extra
- Supplemental TRICARE Prime Insurances available
- See samples of Supplemental insurances www.federalpublishing.com
- More Military Organizations that offer Supplemental Insurances
- Search “TRICARE Supplemental Insurance” on Internet
- Requires you to do research

Supplemental Insurance

Unlike other health insurance, which pays first for health care services, supplemental insurance pays after TRICARE pays its portion of the bill, reimbursing you for out-of-pocket medical expenses paid to civilian providers based on the plan's policies. Each supplemental insurance plan has its own rules. Carefully consider your health care needs and the health care needs of your family before purchasing a supplemental insurance plan.

1. What type of health care services does the supplement cover? Will the plan cover amounts beyond what TRICARE allows?
2. Does the supplement pay for services not covered by TRICARE or limit the conditions it does cover?
3. How much is the supplement premium? How often is it paid?
4. Are there different premium rates based on military status (active or retired) or age?
5. Can premium payments be increased? Under what conditions?
6. Is there a deductible to pay before the supplement pays?
7. Is there a maximum limit on benefits (lifetime, annual, etc.)?
8. Is there a pre-existing condition clause? If so, how long is the waiting period?
9. Are there treatments that must be pre-approved before care can be received?
10. Does the supplement cover enrollment fees or copayments?
11. Will the supplement pay my cost share under the TRICARE Diagnostic Related Group system?
12. Does the TRICARE supplement convert to a Medicare supplement? If so, how long before it can convert?
13. Does the supplement cover inpatient, outpatient, long term or overseas care?
14. Does the supplement have membership fees (annual or lifetime)?
15. Will the supplement continue to cover care upon retirement from active duty?
16. Will the plan continue to provide coverage for surviving TRICARE-eligible spouses and family members?
17. What are the procedures for filing a claim? Is there a time limit to file a claim?
18. Does the plan have higher rates for smokers?
19. Does the plan cover college students who live in a different part of the country?
20. What happens if beneficiaries move to another region, does the plan move with them?



Pharmacy

1. Military Facility

- <http://dunham.narmc.amedd.army.mil/pages/Pharmacy.aspx>

2. TRICARE Pharmacy Programs

<http://express-scripts.com/TRICARE/>

- TRICARE Retail Local Pharmacy Program

<http://express-scripts.com/TRICARE/pharmacy/>

- National Mail Order Pharmacy Program

<http://express-scripts.com/TRICARE/faq/>

MILITARY PHARMACY

<http://www.tricare.mil/mtf/>

- Free! If They Carry What You Need
- If using DUNHAM Clinic Pharmacy, call or checkout the website before Driving!
 - Dunham Clinic Pharmacy Phone 717-245-3400, Select 1, then 3
 - <http://dunham.narmc.amedd.army.mil/pages/Pharmacy.aspx>
 - Refill request - Call 1-800-377-1723 or Go On line
<https://www.bethesda.med.navy.mil/scripts/mgwms32.dll?MGWLPN=WR&WEBAPP=PHARMACYENTRY>
- Can Use Scripts Written By Civilian Doc
- For Both Long Term Or Short Term Scripts
 - Long Term Non-Narcotic 90 Day Supply
 - Long Term Narcotic 30 Day Supply Only

DOD Tricare Retail-Scripts

- **Can be** used if you have other insurance that allows you Local Pharmacy Privilege if the pharmacy participates! You will be charged the TRICARE cost!
 - Through Your Local Pharmacy (Wal-Mart, Kmart, Giant, Weis, Target, CVS, Rite-Aid, Medicine Shoppe, and many smaller town pharmacies too!)
 - Check for Pharmacies in your zip code area
- <http://express-scripts.com/TRICARE/pharmacy/>
- Costs \$5 (Generic) Or \$17 (Brand) or \$44 (Non-formulary)
 - Scripts For 30 Days Or Less
 - May Use For Long Term Scripts But Need To Get Monthly Refills
 - For More Info 1-877-363-1303 or
 - Website: <http://express-scripts.com/TRICARE/>

TRICARE MAIL ORDER PHARMACY **(TMOP)**

- You **may not** use TMOP if you have Other Health Insurance with a Mail-Order Pharmacy benefit; **unless** the other plan doesn't cover the medication needed or you have exceeded the dollar limit of coverage under that other plan!
 - Through Express Scripts 1-877-363-1303
 -
 - Must use when over Age 65, unless you use Military Pharmacy
 - **Costs \$0 (Generic), \$13 (Brand) or \$43 (Non-formulary)**
- Long Term Maintenance Prescriptions...(Diabetes, Cholesterol, Heart Disease, Ect...)
 - **90 Day Supply For Non-Narcotic Scripts**
 - 30 Day Supply For Narcotic Scripts
- For More Info, Call 1-877-363-1303 or check the website at

<http://express-scripts.com/TRICARE/homedelivery/>

Magical Age of 65!

- Military Treatment Facility Pharmacy Entitlement Continues.
- TRICARE Pharmacy Program Entitlements Continues!
 - a. DoD TRICARE Retail Pharmacy (ExpressScripts) Continues. Call 1-877-363-1303.
 - b. TRICARE Mail Order Pharmacy Program Continues. Call 1-877-363-1303
- TRICARE-For-Life Entitlement Starts!
 - a. TRICARE FOR LIFE is a Free Supplement To Medicare
 - b. Covers Deductibles & Co pays
 - c. All Civilian Docs...If They Accept Medicare
 - YOU MUST be enrolled in MEDICARE A & B
 - Medicare A is FREE; Medicare B is NOT Free!
 - Call 1-866-773-0404 or checkout website <https://www.tricare4u.com>

HEALTHCARE COVERAGE: WHO PAYS?
OUTSIDE MILITARY TREATMENT FACILITY (MEDICARE PART A)

		Medicare Pays	TRICARE Pays	What you Pay
Inpatient Hospitalization (Major Medical)	Days 1 -150	All but the Deductible	The Deductible	Nothing
	Days 151+	Nothing	The DRG allowed minus your copay/cost share	\$250/day or 25% of charges whichever is less plus 20% of professional charges if in a TRICARE network hospital \$417/day or 25% of charges, whichever is less, plus 25% for professional charges if in Non-network hospital.
Inpatient Mental Health (Psychiatric)	Days 1- 150	All but Deductible	The Deductible	Nothing
	Days 151+	Nothing	80% if in network hospital 75 % if non-network hospital	20% of institutional charges + 20% of professional charges See TRICARE Reimbursement Manual Chap 2.
Skilled Nursing Facility - Rehab type	Days 1 - 100	All but Deductible	The Deductible	Nothing
	Days 101+	Not Covered	80% of Network Hospital 75% if Non-network hospital	20% of allowable charges 25% of allowable charges
Hospice Care	All	95%	5%	Nothing

OUTPATIENT SERVICES – MEDICARE PART B – OUTSIDE MILITARY TREATMENT FACILITY

	Medicare Pays	Tricare Pays	You Pay
Doctors Visits	80%	20%	Nothing
Emergency Room	80%	20%	Nothing
Mental Health Visit	50%	50%	Nothing
Lab Services	100% for approved services	Remaining Liability (if any)	Nothing
Radiology (X-rays)	80%	20%	Nothing
Home Health Care	100% for approved services	Remaining Liability (if any)	Nothing
Durable Med Equip	80%	20%	Nothing
Outpatient Hospital Services	80%	20%	Nothing
Blood	Nothing for 1 st 3 pints	100%	Nothing
	80% for additional pints	20%	Nothing
Chiropractor Services	80%	Not Covered	20%
Healthcare Outside	Of the United States	& it's Territories	- outside MTF
Inpatient Services	Not Covered	75%	25%
Outpatient Services	Not Covered	75%	25%

Prescriptions – same as before Age 65

Military Pharmacy (Up to 3 Month Supply)	Local Pharmacy (Up to 1 month Supply)	Mail Order Pharmacy (3 month Supply)
Free if they Carry what you need	\$5 – Generic \$17 – Brand \$44 – Non Formulary	\$0 – Generic \$13 – Brand \$43 – Non Formulary



**Administered Through Delta Dental
Call 1-888-838-8737 or Check Out**

<http://www.trdp.org/>

TRICARE Enhanced Retiree Dental
Program Premiums
Effective Oct 2013 – 31 Dec 2014

Regions	One-Person Enrollment	Two-Person Enrollment	Family Enrollment
Region A	\$26.02	\$52.24	\$93.08
Region B	\$29.07	\$57.78	\$105.59
Region C	\$33.27	\$65.80	\$119.40
Region D	\$36.66	\$72.49	\$131.60
Region E	\$41.31	\$81.34	\$144.23

Check premium costs by calling
1-888-838-8737 or go to

<http://www.trdp.org/retirees/premiums.html>

Note! Your first payment must be a “Double” Payment!

Rates go up every year...

Enroll via Internet at <http://www.trdp.org/>

Or phone at 1-888-838-8737

Or mail to...

**Delta Dental of California
Federal Services
PO Box 537008
Sacramento, CA 95853-7008**

TRICARE Retiree Delta Dental Info

- **Active Duty Retirees & Grey Area Retirees**
Enroll within 120 days after retirement you will get all Benefits stated below. Immediately
- **Reserve/National Guard Retirees at age 60 & Active Duty retirees who enroll after 120 days of retirement. Will have the 1st set of benefits during the first year. Starting year 2, will get all Benefits stated below.**
- **Use Participating & non-participating Dentists**
 - a. **Participating Dentists will accept what TRICARE pays, you pay the left over percentage**
- **Non-participating Dentists can submit for payment from TRICARE, whatever is left over to be paid...you get to pay in full.**
- **Who are the networks Participating Dentists?**

Call 1-888-838-8737 or go to
<http://www.trdpnetwork.org/>

Benefits

This chart provides an overview of coverage under the Enhanced TRICARE Retiree Dental Program.

Benefits available during the first 12 months of enrollment:	*Delta Dental Pays:
Diagnostic services(such as exams)	100%
Preventive services(such as cleanings) *	100%
Basic Restorative services(such as fillings, including tooth-colored fillings on back teeth)	80%
Endodontic(such as root canals)	60%
Periodontal(such as gum treatment)	60%
Oral Surgery(such as extractions)	60%
Emergency (such as treatment for minor pain)	80%
Dental Accident Coverage	100%
Additional services available after 12 months of continuous enrollment or if enrolled within four months after retirement:	
Cast Crowns, Onlays & Bridges	50%
Partial/Full Dentures	50%
Dental Implant Services	50%
Orthodontics	50%
Deductibles & Maximums	
Annual Deductible (per person, \$150 cap per family, per benefit year)	\$50
Annual Maximum (per person, per benefit year)	\$1300
Orthodontic Maximum (per person, per lifetime)	\$1750
Dental Accident Maximum (per person, per benefit year)	\$1200
Benefit Year: January 1- December 31	

* 2 cleanings per year; third cleaning covered for children & adults with diagnosed type 1 or type 2 diabetes

Your Military Pay Benefits

Pay Tidbits - Things to Know!

YOUR FIRST RETIREE PAY CHECK

- **Active Duty Retiree** – Your first retirement check will be direct deposited on the last day of the month that you retire.
-
- **Retired Reserve & National Guard at Age 60** - Your first military retiree pay should be direct deposited on the first of the month after you turn Age 60.
- **ALL!** After your first check you'll get them on the last WEEKDAY/NON HOLIDAY of the Month!

COLA'S

Be Aware! You will receive a reduced COLA on the first year as a retiree because you have not been a retiree for the full year for which the COLA is based.

RETIRED & ANNUITANT PAY CENTER FACTS

- 1. Your Military Retirement Pay comes from DFAS-Cleveland.**
- 2. If you call and talk to a human, you are talking to someone in DFAS-Cleveland.**
- 3. If you Mail or Fax something to or Get Mail from the Retirement Pay Center it's going to or came from London, KY!**

Correspondence	Mailing Address	Phone Number	Fax Number
Retiree	DFAS-US Military Retirement Pay PO Box 7130 London, KY 40742- 7130	1-800-321-1080	1-800-469-6559
Casualty	DFAS-US Military Retirement Pay PO Box 7130 London, KY 40742- 7130	1-800-321-1080	1-800-469-6559
Annuity (Survivor Benefit Program)	DFAS-US Military Annuity Pay, PO Box 7131 London, KY 40742- 7131	1-800-321-1080	1-800-982-8459

<http://www.dfas.mil/retiredmilitary.html>

PAY STATEMENTS and MyPay at <https://mypay.dfas.mil/mypay.aspx>



WHY MyPAY?

- View, print or save your Retiree Account Statement
 - View, print or save your Combat-Related Special Compensation Statement
 - Start, stop or change electronic allotments to financial institutions
 - Change your mailing or e-mail address
 - Make changes to your direct deposit information
 - View, print or save your IRS Form 1099R
 - Turn on your Retiree Newsletter notification
 - Subscribe to the Retiree Newsletter
-

How to create a myPay Account

GO TO...

<https://mypay.dfas.mil/mypay.aspx>




1. Click the “Forgot or Need a Password” link on the myPay homepage to request a temporary password.
2. Enter your Social Security Number and click the “Yes” button on the bottom right side of the page
3. Choose “mail to my address of record with Military Retired” and click the “Send me a Password” button. Your temporary password will be mailed to your address on record with Retired and Annuitant Pay. You should receive it in about 10 business days.
4. Once you receive your temporary password, return to the myPay homepage and click the “Create an Account” link.
5. Create your account by entering your Social Security Number and your temporary password and click the “Accept/Submit” button.
6. You will be prompted to create a Login ID and a permanent password.
7. Your Login ID and password are the keys to keeping your retired pay account current, so be sure to remember them!

NEW!!! FAST FORMS

To Report a Retirees Death, Start or Stop an Allotment, Change Address or State Tax Withholding

<http://www.dfas.mil/retiredmilitary/forms.html>

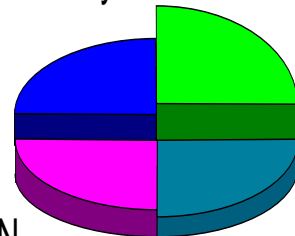
Use Fast Forms to submit your account change to DFAS online. Fast Forms can be processed quicker than faxed or mailed forms, and they save paper and postage costs. If you do not receive confirmation of receipt from DFAS within 48 hours of submitting a Fast Form, please call 800-321-1080.

Form Number	Form Name	Instructions
Report a Retiree's Death		
DFAS 9221	Notification of Death	
Start or Stop an Allotment		
DFAS 2558	Authorization to Start or Stop an Allotment	
Retiree Change of Address Request/State Tax Withholding Authorization		
DFAS 2866	Change of Address Request and State Tax Withholding Authorization	



Allotments

- In retirement, permitted to have:
 - 6 “discretionary”
 - You can have an unlimited amount of “non-discretionary” allotments.
- For recalled Soldiers at retirement:
 - NONE continue from active duty
 - ALL must be re-initiated after separation
 - WHY? DFAS-CL has no interface with DFAS-IN



- Allotments will continue into retirement unless stopped
- Can start/stop/change via myPay @ <https://mypay.dfas.mil>
- Allotments except the Combined Federal Campaign (CFC), Veterans Educational Assistance Program (VEAP), and Servicemember’s Group Life Insurance (SGLI) will continue into retirement unless stopped by the Soldier.



State Taxes

States with No Personal Income Tax

- Alaska
 - Florida
 - Nevada
 - New Hampshire
 - South Dakota
 - Tennessee
 - Texas
 - Washington
 - Wyoming
-

States that do not Tax Military Retired Pay

• Alabama	• Hawaii	• Illinois
• Kansas	• Louisiana	• Massachusetts
• Michigan	• Mississippi	• New Jersey
• New York	• Ohio	• Pennsylvania
• Wisconsin	•	•

States that CAN Tax Military Retired Pay

• Arizona *	• Arkansas*	• Colorado *
• Connecticut*	• Delaware*	• Indiana*
• Kentucky *	• Maryland*	• Missouri*
• Montana*	• North Dakota*	• North Carolina*
• Oklahoma*	• Oregon *	• South Carolina*
• Utah*	• Washington DC*	• West Virginia
•	• Iowa	•

- * Some Partially Tax or not at all but only in special circumstances!)

Specific State Tax Information available at
<http://www.retirementliving.com/RLtaxes.html>



Supporting Soldiers, Civilians & Families – Active, Guard, Reserve and Retired



Thrift Savings Plan

- You stop contributing to TSP at retirement

- Your options at retirement:



- 1--do nothing and draw returns when permitted; or
- 2--roll into an IRA

- May resume active participation if you become a federal civilian employee; military and civilian TSP accounts may be combined.

- TSP info: www.tsp.gov

G-1, Human Resources Policy Directorate



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Direct Link is: <https://www.tsp.gov/>

***How Your
Military
Retirement Pay
&
VA
Compensation
Work
Together***

VA COMP AMOUNTS....

	Veteran	Veteran & Spouse	Veteran, Spouse & 1 child	each add child under age 18	ea add school child over 18
10%	\$130				
20%	\$258				
30%	\$400	\$448	\$483	\$23	\$76
40%	\$577	\$641	\$687	\$31	\$102
50%	\$822	\$901	\$960	\$39	\$127
60%	\$1041	\$1137	\$1207	\$47	\$153
70%	\$1312	\$1423	\$1505	\$55	\$179
80%	\$1525	\$1653	\$1746	\$63	\$204
90%	\$1714	\$1857	\$1962	\$71	\$230
100%	\$2858	\$3017	\$3134	\$79	\$255

**If your Disability is Non-Combat Related 10% - 40%... Your disability is
Tax free!**

But, VA Disability Offsets your Retirement Pay Dollar for Dollar

...If your Disability is Non-Combat Related from 50% - 100%... You are going to receive Concurrent Retirement & Disability Pay (CRDP)

- Get ALL VA Money (Check #1)
- All of your Retirement Pay (Check #2)

...Is Combat Related Special Compensation (CRSC)

- 10% - 100% VA Disability
- Call 1-888-276-9472
- Check the web –
- <https://www-hrc.army.mil/TAGD/Apply%20for%20CRSC>
(Ignore the Certificate Error – click on Continue!)
- CRSC is NOT Offset from Retirement Pay!
 - Must Request
 - Will get ALL Retirement Pay & ALL Disability Pay that is Combat Related!
- Most common (not all) CRSC Type Disabilities **that I see are...**
 - Vietnam Agent Orange Connected Disease
 - Diabetes Type II
 - Prostate and Lung Cancers
- Can't get the Concurrent Retirement Disability Pay (CRDP) and the Combat Related Special Compensation (CSRC) at same time. Must elect one or other each year.



U.S. Department
of Veterans Affairs

1-800-827-1000

www.va.gov



Supporting Soldiers, Civilians & Families – Active, Guard, Reserve and Retired



VA Info Sources

Online:

- <http://www.va.gov>
- Send e-mail inquiries
- Download forms
- Get benefits information
- Apply for benefits



By Phone:

- Benefits: 1-800-827-1000
- Education: 1-888-GIBILL-1
- VA Life Insurance: 1-800-669-8477
- SGLI/VGLI: 1-800-419-1473
- Gulf War: 1-800-749-8387
- TDD: 1-800-829-4833



In-Person:

- County VA Director (*blue pages of phone book*)



Where to get help!

PENNSYLVANIA

Regional Office:

Philadelphia 19101 (P.O. Box 8079, 5000 Wissahickon Avenue, statewide 1-800-827-1000) - Serves counties in Pennsylvania: Adams, Berks, Bradford, Bucks, Cameron, Carbon, Centre, Chester, Clinton, Columbia, Dauphin, Delaware, Franklin, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Perry, Philadelphia, Pike, Potter, Schuylkill, Snyder, Sullivan, Susquehanna, Tioga, Union, Wayne, Wyoming, York.

Pittsburgh 15222 (William S. Moorehead Federal Building, 1000 Liberty Ave. statewide 1-800-827-1000) - Serves counties in Pennsylvania: Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Fulton, Greene, Huntington, Indiana, Jefferson, Lawrence, McKean, Mercer, Somerset, Venango, Warren, Washington, and Westmoreland. Serves counties in West Virginia: Brooke, Hancock, Marshall, and Ohio)

Clinics:

Allentown 18103 (3110 Hamilton Boulevard, 610-776-4304 or 866-249-6472)
Bangor 18013 (701 Slate Belt Boulevard, 610-599-0127)
Bradford 16701 (23 Kennedy Street, Suite 101, 814-368-3019)
Berwick 18603 (301 W. Third Street, 570-759-0351)
Camp Hill 17011 (25 N. 32nd Street, 717-730-9782)
Camp Hill 17011 (25 N. 32nd Street, 717-730-9782)
Cranberry Township 16066 (Freedom Square, 1183 Freedom Road, Suite A101, 724-741-3131)
DuBois 15801 (190 West Park Avenue, Suite 8, 814-375-6817)
Ellwood City 16117 (Ellwood City Hospital, Medical Arts Building, Suite 201, 304 Evans Drive 724-285-2203)
Foxburg 16036 (ACV Medical Center, 855 Route 58, Suite 1, 724-659-5601)
Ford City 16226 (Klingensmith Building, 313 Ford City, Suite 2B, 724-763-4090)
Frackville 17931 (10 East Spruce St., 570-874-4289)
Franklin 16323 (Venango County Clinic, Pennwood Center, 464 Allegheny Boulevard, 866-962-3260)
Greensburg 15601 (5274 Route 30 East, Suite 10, 724-216-0317)
Hermitage 16148 (295 N. Kerrwood Dr., Suite 110, 724-346-1569)
Horsham 19044 (433 Caredean Dr., 215-823-6050)
Johnstown 15904 (1425 Scalp Ave., Suite 29, 814-266-8696)
Kittanning 16201 (Armstrong Memorial Hospital 1 Nolte Dr., 724-543-8711)
Lancaster 17605 (1861 Charter Lane, Green Field Corporate Center, Suite 121, 717-290-6900)
Meadville 16335 (16954 Conneaut Lake Road, 866-962-3210)
Monaca 15061 (90 Wagner Rd., 724-709-6005)
New Castle 16101 (Ridgewood Professional Centre, 1750 New Butler Road, 724-598-6080)
Northampton Clinic & Rehab Ctr (701 Slate Belt Boulevard Bangor 610-597-0127)
Parker 16049 (ACV Medical Center, 855 Route 58, Suite 1, 724-659-5601)
Pottsville 17901 (Good Samaritan Medical Mall, 700 Schuylkill Manor Road, Suite 6, 570-621-4115)
Reading 19601 (St. Joseph's Community Center, 145 N. 6th St., 610-208-4717)
Sayre 18840 (1537 Elmira St., 570-888-6803)
Schuylkill 17972 (6 South Greenvue Rd., 570-621-4115)
Spring City 19475 (11 Independence Drive 610-384-7711 ext. 4239)
Springfield 19064 (Crozer Keystone Healthplex, 194 W. Sproul, Road, Suite 105, 610-384-7711 ext. 4239)
State College 16801 (3048 Enterprise Drive, 814-867-5415)
Tobyhanna 18466 (Tobyhanna Army Depot Building 220, 570-615-8341)
Uniontown 15401 (635 Pittsburgh Rd., Suite 520, 724-439-4990)
Warren 16365 (3 Farm Colony Dr., 866-682-3250)
Washington 15301 (Washington Crown Center Mall, Room 450, 1500 West Chestnut St, 724-250-7790)
Wilkes-Barre 18711 (1111 East End Boulevard, 570-824-3521)
Williamsport 17701 (1705 Warren Avenue, Werner Building – 3rd Floor, Suite 304, 570-322-4791)
York 17402 (2251 Eastern Boulevard, 717-840-2730 or 717-854-2322)

VA Medical Centers:

Altoona 16602 (2907 Pleasant Valley Boulevard, 814-943-8164)
Butler 16001 (325 New Castle Road, 724-287-4781 or 800-362-8262)
Coatesville 19320 (1400 Black Horse Hill Road, 610-384-7711 ext. 4239)
Erie 16504 (135 East 38 Street, 814-868-8661 or 800-274-8387)
Lebanon 17042 (1700 South Lincoln Avenue, 717-272-6621 or 800-409-8771)
Philadelphia 19104 (3900 Woodland Avenue, 800-949-1001 or 215-823-5800)
Pittsburgh 15260 (H. John Heinz Progressive Health Center, 1010 Delafield Road, 866-482-7488 or 412-822-2222)
Pittsburgh 15240 (University Drive Division: University Drive, 412-688-6000 or 1-866-482-7488)
Wilkes-Barre 18711 (1111 East End Blvd., 570-824-3521)

Benefits Office:

Wilkes-Barre 18702 (1123 East End Blvd., Bldg. 35, Suite 11, 1-800-827-1000)

Vet Centers:

Bristol 19007 (2 Canal's End Plaza, Suite 201B, 215-823-4590)
Erie 16501 (1000 State St., Suite 1&2, 814-453-7955)
Dubois 15801 (100 Meadow Lane, Suite 8, 814-372-2095)
Harrisburg 17102 (1500 N. 2nd St., Suite 2, 717-782-3954)
McKeesport 15131 (2001 Lincoln Way, 412-678-7704)
Norristown 19401 (314 E. Johnson Highway, Suite 201, 215-823-5245)
Philadelphia 19107 (801 Arch St., Suite 102, 215-627-0238)
Philadelphia 19120 (101 E. Olney Ave., 215-924-4670)
Pittsburgh 15205 (2500 Baldwin Rd., Suite 15, 412-920-1765)
Scranton 18505 (1002 Pittston Ave., 570-344-2676)
Williamsport 17701 (49 E. Fourth Street, Suite 104, 570-327-5281)

National Cemeteries:

Indiantown Gap 17003-9618 (R.R. 2, P.O. Box 484, Indiantown Gap Rd., Annville, 717-865-5254/5)
Nat. Cem. of the Alleghenies 15017 (1158 Morgan Rd., Bridgeville, 724-746-4363)
Philadelphia 19138 (Haines St. & Limekiln Pike, 215-504-5610)
Washington Crossing 18940 (830 Highland Rd., Newtown, 215-504-5610)

***To See ALL the VA Facilities throughout the U.S. and territories,
check out:***

<http://www2.va.gov/directory/guide/home.asp?isflash=1>

Or

http://www1.va.gov/opa/publications/benefits_book.asp

Click on the .pdf version.

To see Veterans Benefit Directors for other states click here

http://www.dmva.state.pa.us/portal/server.pt/community/veterans_affairs/7179/find_other_states_veterans_affairs_offices/598749

Pennsylvania Dept of Military & Veterans Affairs
http://www.dmva.state.pa.us/portal/server.pt/community/veterans_affairs/7179

PENNSYLVANIA COUNTY DIRECTORS OF VETERANS AFFAIRS						
County	Name	County Websites	Address	Work Phone	Fax	E-Mail
Adams		County Website	117 Baltimore St, Suite 7 Gettysburg, PA 17325-2376	717-337-9835	717-337-5781	
Allegheny	Ron Conley	County Website	4141 5th Ave, 3rd Fl.	412-621-4357	412-621-3522	rfconley@county.allegheny.pa.us
Armstrong	Rick Croyle	County Website	450 E. Market St., STE 107 Kittanning, PA 16201-1461	724-548-3441	724-548-3732	vetaffairs@co.armstrong.pa.us
Beaver	Kathy Nairn	County Website	810 Third St. Room A100 Beaver, PA 15009-2129	724-770-4452	724-728-3875	knairn@beavercountypa.gov
Bedford	Barbara	County Website	206 S. Juliana St. Bedford, PA 15522-1767	814-623-4848	814-623-7431	bcheke@bedfordcountypa.org
Berks	Dale Derr	County Website	726 Cherry St, Reading PA 19602	610-378-5601	610-378-5627	dgderr@countyofberks.com
Blair		County Website	423 Allegheny St., Suite 112 Hollidaysburg, PA 16648-2022	814-693-3160	814-693-3159	
Bradford	Gene Osmun	County Website	200 Main Street, Suite 4 Towanda, PA 18848	570-265-1704	570-265-1758	bcevets@bradfordco.org
Bucks	Daniel Fraley	County Website	1260 Almshouse Rd, Doylestown, PA 18901	215-345-3307	215-345-3278	dhfraley@co.bucks.pa.us
Butler	John P.	County Website	124 W. Diamond St., Butler, PA 16003-1208	724-284-5352	724-284-1006	jcprian@co.butler.pa.us
Cambria	Tricia Shaffer	County Website	200 S. Center St. Ebensburg, PA 15931-1947	814-472-1590	814-472-1423	tshaffer@co.cambria.pa.us
Cameron	Steven	County Website	20 East 5th St.	814-486-2315 ext. 355	814-274-9764	smanginell@cameroncountypa.com
Carbon	Henry	County Website	2 Hazard Square, Jim Thorpe, PA 18229	570-325-3986	570-325-5097	henrydesrosiers@carboncounty.net
Centre	Brian Querry	County Website	420 Holmes St., Suite 333,	814-355-6812	814-548-1144	bquerry@centrecountypa.gov
Chester	Paul Andriole	County Website	601 Westtown Rd. Suite 385 West Chester, PA 19382-4545	610-344-6375	610-344-4552	pandriole@chesco.org
Clarion	Judy Zerbe	County Website	330 Main St. Rm 109 Clarion, PA 16214-1024	814-226-4000 x2601	814-226-4006 765-8988	ccva2@co.clarion.pa.us
Clearfield	Betina	County Website	212 East Locust St. STE 104 Clearfield, PA 16830	814-765-4611	814-765- 2642 ext.	bnicklas@clearfieldco.org
Clinton	William	County Website	311 Frederick Street, Suite B	570-893-4339	570-893-4283	wmbechdel@aol.com
Columbia	Jim Merk	County Website	11 West Main Street Bloomsburg, PA 17815	570-387-6501 option #2	570-387-6502	VeteransAffairs@columbiapa.org
Crawford	Fred	County Website	900 Water St., Suite 2 Meadville, PA 16335	814-333-7314	814-337-5623	fcunningham@co.crawford.pa.us
Cumberland	Neal J	County Website	18 N. Hanover St., Suite 103 Carlisle, PA 17013-3079	717-240-6178	717-240-6570	ndelisanti@ccpa.net
Dauphin	Tony	County Website	2 South 2nd Street,	Colleen 717-780-6357 Tony	717-780-6330	tdifrancesco@dauphinc.org
Delaware	William A. Lovejoy	County Website	Govt Center Bldg, 201 W. Front St. Media, PA 19063-2708	610-891-4646	610-891-4539	lovejoyw@co.delaware.pa.us

PENNSYLVANIA COUNTY DIRECTORS OF VETERANS AFFAIRS						
County	Name	County Websites	Address	Work Phone	Fax	E-Mail
Elk	Leslie Neal	County Website	Courthouse Annex 300 Center St. PO Box 448 Ridgway, PA 15853-1007	814-776-5370	814-776-5359	lneal@countyofelkpa.com
Erie		County Website	140 W. 6th St. Room 101 Erie, PA 16501-1029	814-451-6270	814-451-7477	
Fayette	Madonna	County Website	22 E. Main St Uniontown, PA	724-430-1241	724-430-1427	mnicklow@fayettepa.org
Forest	Basil Huffman	County Website	Forest County Court House 526 Elm St., Box 3 Tionesta, PA 16353	814-755-3404	814-755-8837	bhuffman@co.forest.pa.us
Franklin	Robert F	County Website	425 Franklin Farm Lane Chambersburg, PA 17202	717-263-4326	717-263-1905	bobharris@franklincountypa.gov
Fulton	Edward	County Website	116 W. Market St, McConnellsburg, PA 17233	717-485-6873	717-485-9411	veterans@co.fulton.pa.us
Greene	Dalene Watson	County Website	22 West High St., Suite 100 Waynesburg, PA 15370	724-852-5275	724-852-5307	dwatson@co.greene.pa.us
Huntingdon	Stephen R.	County Website	Court House 205 Penn St., Suite 2,	814-643-1360	814-643-8152	NONE
Indiana	Brenda	County Website	Court House, 825 Philadelphia St,	724-465-3815	724-465-3991	bstormer@countyofindiana.org
Jefferson		County Website	155 Main St, 2d Fl, Brookville,	814-849-3618	814-849-4084	
Juniata	Daniel Dreese	County Website	PO Box 68 Mifflintown, PA 17059-0068	717-436-7728	717-436-7769	ddreese@juniataco.org
Lackawanna	Robert Tuffy	County Website	507 Linden St 3d Fl,	570-963-6778	570-963-6418	Tuffyr@lackawannacounty.org
Lancaster	Daniel Tooth	County Website	150 N. Queen St., Suite 103 Lancaster, PA 17603-3562	717-299-7920	717-209-3077	dtooth@co.lancaster.pa.us
Lawrence	Shirley Noga	County Website	430 Court St. New Castle, PA 16101-3593	724-656-2180	724-656-2447	snoga@co.lawrence.pa.us
Lebanon	Robert Kale	County Website	400 S. 8th St., Room 106, Municipal Bldg. Lebanon, PA	717-228-4422	717-270-6479	rkale@lebenty.org
Lehigh		County Website	17 S. 7th St. Allentown, PA 18101-2400	610-782-3295	610-820-2026	
Luzerne	Jim Spagnola	County Website	77 Water Street Wilkes-Barre, PA 18711	570-706-3960	570-706-3969	james.spagnola@luzernecounty.org
Lycoming	George W.	County Website	330 Pine St Williamsport, PA 17701-6514	570-327-2365	570-320-8148	gheiges@lyco.org
McKean	Matt Windsor	County Website	500 W. Main St. Smethport, PA 16749-1149	814-887-3241	814-887-3101	mswindsor@mckeancountypa.org
Mercer	Larry Scheetz	County Website	14 Court House, Mercer, PA 16137-0112	724-662-7511	724-662-7516	lscheetz@mcc.co.mercer.pa.us
Mifflin	Christine	County Website	20 N. Wayne St. Lewistown, PA 17044-1770	717-248-6421	717-248-2527	cdearment@co.mifflin.pa.us
Monroe	Joel Keller	County Website	1 Quaker Plaza, Rm 101 Stroudsburg, PA 18360-1246	570-517-3187	570-517-3188	jkeller@monroecounty.pa.gov
Montgomery	Tracey	County Website	1430 DeKalb St. Norristown, PA 19404-0311	610-278-3285	610-278-5935	tpennycu@montcopa.org

PENNSYLVANIA COUNTY DIRECTORS OF VETERANS AFFAIRS

County	Name	County Websites	Address	Work Phone	Fax	E-Mail
Montour	Doug Resseguie	County Website	114 Woodbine Lane STE 105 Danville, PA 17821-8120	570-271-3061	570-271-3033	vetaff@montourco.org
Northampton	Freddie	County Website	2801 Emrick Blvd Bethlehem, PA 18020	610-829-4877	610-829-2418	framirez@northamptoncounty.org
Northumberland	Belinda	County Website	399 S 5th St, Sunbury, PA 17801	570-988-4213	570-988-4972	belinda.albright@norrycopa.net
Perry	Lynn Van	County Website	25 West Main Street New Bloomfield, PA 17068	(Main Courthouse #)	717-582-5134	lvanleaven@perryco.org
Philadelphia	Scott Brown	County Website	Rm 127 City Hall Philadelphia, PA 19101	215-686-3256	215-563-3162	scott.c.brown@phila.gov
Pike	Pierce J. Bunce	County Website	514 Broad St. Milford, PA 18337-1596	570-296-3563	570-296-3410	vetaffairs@pikepa.org
Potter	Will	County Website	One North Main St.	814-274-8290 x210	814-274-8307	wworthington@pottercountypa.net
Schuylkill	Brenda	County Website	Court House, 401 N. 2nd St,	570-628-1400	570-628-1429	bzechman@co.schuylkill.pa.us
Snyder	Roger L. Snook	County Website	9 W. Market St., PO Box 217 Middleburg, PA 17842-0217	570-837-4277	570-837-4282	rsnook@snydercounty.org
Somerset	Daniel Kinsella	County Website	300 N. Center Ave., STE 380 Somerset, PA 15501-1497	814-445-1551	814-445-1446	kinsellad@co.somerset.pa.us
Sullivan	Mark Roinick	County Website	245 Muncy St., PO Box 157, LaPorte, PA 18626-0157	570-946-7677	570-946-4421	mroinick@sullivancounty-pa.us
Susquehanna	Matt Thomas	County Website	81 Public Ave., PO Box 218 Montrose, PA 18801-1219	570-278-4600 x260	570-278-9268	mthomas@susqco.com
Tioga	Tim Cleveland	County Website	Court House Annex, 118 Main St.	570-723-8141	570-724-6819	tcleveland@tiogacountypa.us
Union	J. D. Kerstetter	County Website	Union County Government Office 155	570-524-8676	570-524-8635	jkerstetter@unionco.org
Venango	Charles R. Tarr	County Website	1 Dale Ave. Franklin, PA 16323	814-432-9780	814-437-2338	crtarr@co.venango.pa.us
Warren	Edgar Burris	County Website	204 Fourth Ave. Warren, PA 16365-2399	814-728-3478	814-728-3480	eburris@warren-county.net
Washington	Barry Grimm	County Website	100 W. Beau St., STE 703 Washington, PA 15301-4432	724-228-6865	724-228-6872	grimmbar@co.washington.pa.us
Wayne	Joe McDonnell	County Website	925 Court St. Honesdale, PA	570-253-5970 x3114	570-253-7278	jmcdonnell@co.wayne.pa.us
Westmoreland	Matthew	County Website	2 N. Main St., STE 502 Greensburg, PA 15601-2405	724-830-3530	724-830-3010	mzamosky@co.westmoreland.pa.us
Wyoming	Jack Hubert	County Website	1 Courthouse	570-996-2258	570-836-7244	jhubert@wycopa.org
York	Phillip Palandro	County Website	100 W. Market	717-771-9218	717-771-4617	PAPalandro@york-county.org

GI BILL

**1-888-GIBILL-1
(1-888-442-4551)**

<http://gibill.va.gov>

VETERAN GROUP LIFE INSURANCE (VGLI)

Online:

WWW.BENEFITS.VA.GOV/INSURANCE/VGLI.ASP

Complete: SGLV FORM 8714

Phone: 1-800-419-1473

From Service-members Group Life Insurance (SGLI) to Veterans Group Life Insurance (VGLI)

- 120 Days after Retirement – Free SGLI Coverage
- After 120 days SGLI Stops – Get VGLI within 120 after retirement – no gap in coverage
 - Apply with-in 1 year and 4 months (484) days
- Submit VGLI with-in 240 days after Retirement from the Active, Reserve or National Guard – No Health Questions!
- After the 241st date of retirement still eligible for VGLI but must Complete the Medical portion of Form
 - Cost is based on age, NOT Health
- Prices goes up every five years, past the first five years of coverage
- Can get UP TO 25k more at 5 yr Anniversary date if under age 61 & have less than 400k Coverage

VGLI Monthly Premiums

Amount of Insurance	Age 29 & Below	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70-74	Age 75 & Over
\$400,000	\$32.00	\$40.00	\$52.00	\$68.00	\$88.00	\$144.00	\$268.00	\$432.00	\$600.00	\$900.00	\$1,800.00
390,000	31.20	39.00	50.70	66.30	85.80	140.40	261.30	421.20	585.00	877.50	1,755.00
380,000	30.40	38.00	49.40	64.60	83.60	136.80	254.60	410.40	570.00	855.00	1,710.00
370,000	29.60	37.00	48.10	62.90	81.40	133.20	247.90	399.60	555.00	832.50	1,665.00
360,000	28.80	36.00	46.80	61.20	79.20	129.60	241.20	388.80	540.00	810.00	1,620.00
350,000	28.00	35.00	45.50	59.50	77.00	126.00	234.50	378.00	525.00	787.50	1,575.00
340,000	27.20	34.00	44.20	57.80	74.80	122.40	227.80	367.20	510.00	765.00	1,530.00
330,000	26.40	33.00	42.90	56.10	72.60	118.80	221.10	356.40	495.00	742.50	1,485.00
320,000	25.60	32.00	41.60	54.40	70.40	115.20	214.40	345.60	480.00	720.00	1,440.00
310,000	24.80	31.00	40.30	52.70	68.20	111.60	207.70	334.80	465.00	697.50	1,395.00
300,000	24.00	30.00	39.00	51.00	66.00	108.00	201.00	324.00	450.00	675.00	1,350.00
290,000	23.20	29.00	37.70	49.30	63.80	104.40	194.30	313.20	435.00	652.50	1,305.00
280,000	22.40	28.00	36.40	47.60	61.60	100.80	187.60	302.40	420.00	630.00	1,260.00
270,000	21.60	27.00	35.10	45.90	59.40	97.20	180.90	291.60	405.00	607.50	1,215.00
260,000	20.80	26.00	33.80	44.20	57.20	93.60	174.20	280.80	390.00	585.00	1,170.00
250,000	20.00	25.00	32.50	42.50	55.00	90.00	167.50	270.00	375.00	562.50	1,125.00
240,000	19.20	24.00	31.20	40.80	52.80	86.40	160.80	259.20	360.00	540.00	1,080.00
230,000	18.40	23.00	29.90	39.10	50.60	82.80	154.10	248.40	345.00	517.50	1,035.00
220,000	17.60	22.00	28.60	37.40	48.40	79.20	147.40	237.60	330.00	495.00	990.00
210,000	16.80	21.00	27.30	35.70	46.20	75.60	140.70	226.80	315.00	472.50	945.00
200,000	16.00	20.00	26.00	34.00	44.00	72.00	134.00	216.00	300.00	450.00	900.00
190,000	15.20	19.00	24.70	32.30	41.80	68.40	127.30	205.20	285.00	427.50	855.00
180,000	14.40	18.00	23.40	30.60	39.60	64.80	120.60	194.40	270.00	405.00	810.00
170,000	13.60	17.00	22.10	28.90	37.40	61.20	113.90	183.60	255.00	382.50	765.00
160,000	12.80	16.00	20.80	27.20	35.20	57.60	107.20	172.80	240.00	360.00	720.00
150,000	12.00	15.00	19.50	25.50	33.00	54.00	100.50	162.00	225.00	337.50	675.00
140,000	11.20	14.00	18.20	23.80	30.80	50.40	93.80	151.20	210.00	315.00	630.00
130,000	10.40	13.00	16.90	22.10	28.60	46.80	87.10	140.40	195.00	292.50	585.00
120,000	9.60	12.00	15.60	20.40	26.40	43.20	80.40	129.60	180.00	270.00	540.00
110,000	8.80	11.00	14.30	18.70	24.20	39.60	73.70	118.80	165.00	247.50	495.00
100,000	8.00	10.00	13.00	17.00	22.00	36.00	67.00	108.00	150.00	225.00	450.00
90,000	7.20	9.00	11.70	15.30	19.80	32.40	60.30	97.20	135.00	202.50	405.00
80,000	6.40	8.00	10.40	13.60	17.60	28.80	53.60	86.40	120.00	180.00	360.00
70,000	5.60	7.00	9.10	11.90	15.40	25.20	46.90	75.60	105.00	157.50	315.00
60,000	4.80	6.00	7.80	10.20	13.20	21.60	40.20	64.80	90.00	135.00	270.00
50,000	4.00	5.00	6.50	8.50	11.00	18.00	33.50	54.00	75.00	112.50	225.00
40,000	3.20	4.00	5.20	6.80	8.80	14.40	26.80	43.20	60.00	90.00	180.00
30,000	2.40	3.00	3.90	5.10	6.60	10.80	20.10	32.40	45.00	67.50	135.00
20,000	1.60	2.00	2.60	3.40	4.40	7.20	13.40	21.60	30.00	45.00	90.00
10,000	0.80	1.00	1.30	1.70	2.20	3.60	6.70	10.80	15.00	22.50	45.00

Home Loans

<http://benefits.va.gov/homeloans/index.asp>

Atlanta Regional Loan Center

Attn: COE (262)

P.O. Box 100034

Decatur, GA 30031

1-888-768-2132

Social Security & Your Retirement Pay

- All Eligible for Social Security @ Age 62
 - Longer you wait to start
 - The more you'll get
 - The closer you are to death
- Have DD form 214 for proof of possible extra earnings
 - Served from 1957 thru 2001
- WILL GET ALL OF MILITARY RETIREMENT PAY AND ALL SOCIAL SECURITY...NO OFFSET!

More Military Retirement Benefits...

All Military Commissaries (In the USA)
<http://www.commissaries.com/>

o

All Military Exchanges
(In the USA)
<http://www.aafes.com/>

Judge Advocate General (JAG)



Wills
Living Wills
Advance Medical Directives
Power of Attorney
VITA (Volunteer Income Tax Assistance) – **Free** Tax Completion & Submissions
General Personal Legal Advice

Call for appointments - Phone 717-245-4940
<http://carlislebarracks.carlisle.army.mil/installation/legal.cfm>

22 Ashburn Drive, 1st Floor
Carlisle Barracks

Federal Long Term Nursing Care Insurance Program

Administered by Long Term Care Partners, LLC

Offered by John Hancock Life & Health Insurance Company

Call 1-800-582-3337

Visit <http://www.ltcfeds.com/index.html>

- The cost is based on the age started in the program
- Your children over the age of 18, your spouse, your parents and your spouse's parents are eligible

Fun Stuff

FOR ALL!!

(Army, Air Force, Marines, Navy and Coast Guard
Active, Reserve, National Guard, Survivors!)

Morale Welfare Recreation Centers

Army MWR – www.armymwr.com

Air Force MWR – www.usafservices.com

Marine Corps MWR – www.usmc-mccs.org/fitnessrec

Navy MWR – <http://navymwr.org>

Coast Guard MWR – www.uscg.mil/MWR

Armed Forces Recreation Centers

Dragon Hill Lodge, Seoul, Korea

- 24 hours Phone (011-82-2) 790-0016
- www.dragonhilllodge.com

Edelweiss Lodge and Resorts, Garmisch, Germany

- Phone Mon-Fri 8 am-6 pm CET
- (011-49) 8821-9440
- www.edelweisslodgeandresort.com

Hale Koa Hotel, Oahu, Honolulu, HI

- Phone Mon-Sat 8 am-4pm HST 1-800-367-6027
- 808-955-9676
- www.halekoa.com

Shades of Green, Orlando, FL (part of Walt Disney World)

- 24 hours Phone 1-888-593-2242
- www.shadesofgreen.org

OTHER VACATION SITES & OPPORTUNITIES!

Armed Forces Vacation Club

- Phone 1-800-724-9988
- Carlisle Barracks Installation # 156 (Give this # when you make a reservation!)
- <http://www.afvclub.com/>

Army Lodges

- <http://new.armymwr.com/travel/lodging/default.aspx>
- Lodging Success (Ft Sam Houston, TX, Ft Lee and Charlottesville VA Area)
- Phone 1-866-DoD-LSP1 or 1-866-363-5771
- IHG Army Hotels
- 1-877-711-TEAM or 1-877-711-8326

Navy Lodges

- Phone 1-800-628-9466
- <https://www.navy-lodge.com/>

Air Force Inns

- Phone 1-888-235-6343
- <http://af.dodlodging.net/>

Marine Corps-Inns of the Corps & Recreational Lodging

- <http://www.usmc-mccs.org/lodging/index.cfm?sid=rf&smid=1>

Paths Across America (RV)

- <http://www.armymwr.com/recreation/outdoors/paths.aspx>

Navy Cabins & RV Parks

- <http://get.dodlodging.net/>

Space Available Flights

<http://www.militaryhops.com/>

<http://www.amc.af.mil/amctravel/index.asp>

<http://www.spacea.net/>

Category 6 – Retired, Dependents, Reserve, ROTC, NUPOS and CEC

- Retired Uniformed Services members
- Dependents of retired Uniformed Service members, when accompanied by their sponsor.
- Dependents, command sponsored, stationed overseas with their sponsor who is: (1) A member of the Uniformed Services; (2) A U.S. citizen civilian employee of the Department of Defense (paid from either appropriated funds or NAF); or (3) An American Red Cross full-time, paid employee serving with the Department of Defense. Unaccompanied travel is permitted to the U.S. for enlisting in one of the Armed Forces when local enlistment in the overseas area is not authorized. If an applicant for Military Service is rejected, return travel to the overseas area may be provided under this eligibility
- Authorized Reserve component members and authorized Reserve component members entitled to retired pay at age 60 (gray area retirees) traveling in the CONUS and directly between the CONUS and Alaska, Hawaii, Puerto Rico, the U.S. Virgin Islands, Guam, and American Samoa (Guam and American Samoa travelers may transit Hawaii or Alaska); or traveling within Alaska, Hawaii, Puerto Rico or the U.S. Virgin Islands
- Newly commissioned ROTC officers who are awaiting call to extended active duty. Travel is authorized within and between the CONUS, Alaska, Hawaii, and the U.S. territories.

Space A FAQ. People not familiar with the Space A system often do not know the questions to ask to make their travel easier. The following are some of the most common Space A questions and their answers:

Question 1: *Is Space A travel a reasonable substitute for travel on a commercial airline?*

Answer: The answer depends on you! If your travel schedule is flexible and finances permit for a stay (sometimes in a "high-cost" area), while awaiting movement, space available travel is a good travel choice. While some travelers sign up and travel may be the same day, many factors could come together to make buying a commercial ticket your best or only option. Remember, Space A travel success depends on flexibility and good timing.

Question 2: *Who determines eligibility to fly Space A?*

Answer: The four Services jointly establish Space A eligibility. DoD's first responsibility is airlifting official DoD traffic. Space A passengers are accommodated only after official duty passengers and cargo.

Question 3: *How long does my name stay on the Space A list?*

Answer: All travelers remain on the register 60 days after registration, for the duration of their leave orders authorization, or until they are selected for travel, whichever occurs first. Revalidation has been eliminated.

Question 4: *What is country sign-up, and how does it affect me?*

Answer: Under this program, you may sign up for five different countries rather than five different destinations. You are also eligible for the "ALL" sign-up which makes you eligible for all other destinations served. This gives you a greater selection of destinations from which to choose.

Question 5: *What is remote sign-up?*

Answer: Remote sign-up allows passengers to enter the backlog by telefaxing copies of proper service documentation along with desired country destinations and family members' first names to the aerial port of departure. The telefax data header will establish date/time of sign-up; therefore, active duty personnel must ensure the telefax is sent no earlier than the effective date of leave. Terminals are not responsible for faxes not received. Mail entries will also be permitted. Some of terminals now accept e-mail sign-up. The original date and time of sign-up shall be documented and stay with the passenger until his or her destination is reached. On reaching destination, the passenger may again sign-up for space available travel to return to home station.

NOTE: If applicable, a statement that all required border clearance documents are current, is required.

Question 6: *What is self sign-up?*

Answer: Self sign-up is a program that allows passengers to sign-up at a terminal without waiting in line. Most locations now provide self sign-up counters with easy to follow instructions for registration. Active duty personnel must ensure sign-up takes place no earlier than the effective date of leave. If your travel will take you to a foreign country, ensure border clearance documentation is up to date. If you are unsure, verify it with a passenger service representative on duty.

Question 7: *How can I find where my name is on the Space A register?*

Answer: Each terminal maintains a Space A register (organized alphabetically, by priority and the date and time of registration for travel) that is updated daily. The register is conveniently located in the terminal and directly accessible to you. Travelers may call the terminal direct to find where they stand travel wise.

Question 8: *As a Reservist, where can I fly?*

Answer: Reserve members with DD Form 2 (Red) identification and DD Form 1853 may fly to, from, and between Alaska, Hawaii, Puerto Rico, the Virgin Islands, Guam, American Samoa, and the CONUS. Additionally, when on active duty, members may fly anywhere overseas that DoD has flights operating.

Question 9: *As a Retiree, where can I fly?*

Answer: Retired members with DD Form 2 (Blue) identification card may fly anywhere DoD has flights operating, including the CONUS.

Question 10: Where and when can my family members travel with me?

Answer: Except EML, Emergency Travel, and Command Sponsored Category V, family members must be accompanied by the sponsor to fly Space A. Family members may also travel to/from and between overseas locations.

Question 11: *Can I have family members travel with another military member if given power of attorney, other releases, or authority?*

Answer: No. Family members may only travel when accompanied by their sponsor.

Question 12: *I am disabled. Can I have a brother, sister, or friend accompany me to help me?*

Answer: The only persons permitted to accompany you are your dependents (not in the CONUS) or other persons eligible for Space A travel. Every effort shall be made to transport passengers with disabilities who are otherwise eligible to travel. Passenger service personnel and crew members shall provide assistance in boarding, seating, and deplaning passengers with special needs.

Question 13: *Do I have to be in uniform to travel?*

Answer: Each Service determines their own travel uniform policies. Currently, all the services permit appropriate civilian attire on DoD-owned or controlled aircraft. When civilian clothing is worn, use common sense. Attire should be in good taste and not in conflict with accepted attire in the overseas country of departure, transit, or destination, as defined by the DoD Foreign Clearance Guide. It should also be capable of keeping you warm, especially on military aircraft.

Question 14: *How much baggage can I take?*

Answer: As a Space A traveler, you may check two pieces of luggage at 70 pounds each per person. Family members traveling together may pool their baggage allowance as long as the total does not exceed the total allowance. You may hand carry only what fits under your seat or in the overhead compartment, if available.

Question 15: *Can I pay for excess baggage when flying space available?*

Answer: No. Only duty status passengers may pay for excess baggage.

Question 16: *Do you have any recommendations on baggage?*

Answer: Yes. Travel light, take only essentials. Do not place valuables, medicine, or important documents in your check baggage. Be sure your name and current address are on and inside your bags. Terminals have baggage ID tags available for you to use.

Question 17: *Can my pet travel with me on a Space A flight?*

Answer: No. DoD has reserved pet shipments for passengers in permanent change of station (PCS) status only. Additionally, travel with pets would be difficult at best due to limited aircraft pet spaces, pet import documentation requirements, and the possibility of quarantine in the event of an aircraft divert.

Question 18: *Will Space A travel cost much?*

Answer: In general, no. Some terminals must collect a head tax or a federal inspection fee from Space A passengers on commercial contract missions. Meals may be purchased at a nominal fee out of most air terminals while traveling on military aircraft.

Question 19: *What facilities are available at terminals (nursery, BX, snack bar)?*

Answer: Facilities at most military terminals are generally the same as commercial facilities. Facilities include exchanges, barber shops, snack bars, pay television (free television lounge in some military terminals), traveler assistance, baggage lockers or rooms, United Services Organization (USO) lounges, and nurseries (at major terminals). The type of facility available will vary according to the terminal size and location.

NOTE: Most passenger terminals close at night. Space A travelers should be prepared to defray billeting expenses.

Question 20: *What are the trends in the availability of Space A travel? Does it seem as if there will be more or less Space A travel in the coming year?*

Answer: Although AMC has led efforts to improve Space A travel in the past few years, movement still remains a result of unused seats. Present DoD personnel and budget trends are affecting Space A movement opportunity. AMC is dedicated to putting a passenger in every available seat.

Question 21: *What is the best time of the year to travel Space A?*

Answer: Any time other than peak travel and holidays (December-January and June-July) periods.

Question 22: *Is it easier to go to some destinations?*

Answer: Yes. Places where we fly often (Germany) are much easier than low frequency areas (Australia or New Zealand).

Question 23: *Can people travel Space A to Alaska or South America?*

Answer: Yes. Travelers may obtain Space A travel to Alaska, South America, and other interesting locations; i.e., Australia, New Zealand, etc. Travel to Alaska when departing from the West Coast (Travis AFB, California, and McChord AFB, Washington). Travel to South America and other remote areas is much more difficult. Infrequent flights to remote areas are primarily cargo missions and have few seats available for passenger movement. Expect long waiting periods for movement.

Question 24: *I am retired and am traveling on a passport and my flight originated overseas. Where in the CONUS can I fly into?*

Answer: When traveling on a passport (family members, retired uniform service, reserve, etc.), you may return to the CONUS only through authorized ports of entry where customs and immigration clearance is available. While you may depart the CONUS literally from any military airfield, reentry locations for passport holders are limited. Active duty passengers who do not require immigration clearance have more reentry options open.

Question 25: *Can I fly on Space A on other than AMC flights?*

Answer: Yes. Travel eligibility is for all DoD-owned or controlled aircraft.

Question 26: *Can I call the bases for flight information? If so, what are the phone numbers?*

Answer: We encourage you to call the passenger terminal you plan on traveling through 30-60 days before travel. The terminal will be happy to discuss their flight schedule, Space A backlog, movement forecast, etc. If you don't have the phone number, ask the base operator for the passenger terminal.

Sources of Information

Army Echoes

<http://www.armyg1.army.mil/rso/echoes.asp>

Air Force E-Afterburner

<http://www.retirees.af.mil/afterburner/>

Marine Corps Semper Fi

<http://www.usmc-mccs.org/retiree/index.cfm?sid=ret&smid=1>

Navy Shift Colors

<http://www.public.navy.mil/bupers-npc/reference/publications/shiftcolors/Pages/default.aspx>

Coast Guard Evening Colors

<http://www.uscg.mil/ppc/retnews/>



Supporting Soldiers, Civilians & Families – Active, Guard, Reserve and Retired



Retired Soldier Motto: “*Retired...Still Serving*”

Opportunities to Still Serve include:

- Installation Retiree Councils
- CSA Retiree Council



Recent Council reports available at:

<http://www.armyg1.army.mil/rso/RetireeCouncil.asp>

G-1, Human Resources Policy Directorate



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Direct Link Below

<http://www.armyg1.army.mil/rso/RetireeCouncil.asp>

*Finally, thank you for your Service
& CONGRATS on your RETIREMENT!*